

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION**

In re:

SANCHEZ, JOSE A.  
SANCHEZ, ERIKA E.

Debtor(s)

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§  
§  
§  
§  
§

Case No. 08-11278

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

RONALD R. PETERSON, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 0.00

Assets Exempt: 0.00

Total Distributions to Claimants: 26,568.35

Claims Discharged

Without Payment: 62,621.96

Total Expenses of Administration: 3,869.09

3) Total gross receipts of \$ 30,437.44 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 30,437.44 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	3,869.09	3,869.09	3,869.09
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	NA	89,190.31	89,190.31	26,568.35
<b>TOTAL DISBURSEMENTS</b>	\$ NA	\$ 93,059.40	\$ 93,059.40	\$ 30,437.44

4) This case was originally filed under chapter 7 on 05/04/2008 . The case was pending for 18 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/12/2009 By: /s/ RONALD R. PETERSON  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Avoidance Settlement	1241-000	30,413.86
Post-Petition Interest Deposits	1270-000	23.58
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 30,437.44</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 0.00</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL SECURED CLAIMS</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
RONALD R. PETERSON	2100-000	NA	3,793.74	3,793.74	3,793.74
RONALD R. PETERSON, TRUSTEE	2200-000	NA	75.35	75.35	75.35
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 3,869.09</b>	<b>\$ 3,869.09</b>	<b>\$ 3,869.09</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
CAPITAL RECOVERY II	7100-000	NA	78.14	78.14	23.28
CAPITAL RECOVERY II	7100-000	NA	125.03	125.03	37.24
CHASE BANK USA	7100-000	NA	12,475.33	12,475.33	3,716.20
CHASE BANK USA	7100-000	NA	1,030.40	1,030.40	306.94
CHASE BANK USA	7100-000	NA	4,366.68	4,366.68	1,300.76
CHASE BANK USA,N.A	7100-000	NA	336.88	336.88	100.36
DISCOVER BANK/DFS SERVICES LLC	7100-000	NA	3,180.94	3,180.94	947.55
FIA CARD SERVICES, N.A./BANK OF AME	7100-000	NA	4,648.14	4,648.14	1,384.61
PRA RECEIVABLES MANAGEMENT, LLC	7100-000	NA	15,738.53	15,738.53	4,688.25
PYOD LLC ITS SUCCESSORS AND ASSIGNS	7100-000	NA	15,245.62	15,245.62	4,541.42
PYOD LLC ITS SUCCESSORS AND ASSIGNS	7100-000	NA	7,513.23	7,513.23	2,238.07
PYOD LLC ITS SUCCESSORS AND ASSIGNS	7100-000	NA	9,553.90	9,553.90	2,845.95
PYOD LLC ITS SUCCESSORS AND ASSIGNS	7100-000	NA	59.28	59.28	17.66

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
PYOD LLC ITS SUCCESSORS AND ASSIGNS	7100-000	NA	689.34	689.34	205.34
US DEPT OF EDUCATION	7100-000	NA	14,148.87	14,148.87	4,214.72
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		<b>\$ NA</b>	<b>\$ 89,190.31</b>	<b>\$ 89,190.31</b>	<b>\$ 26,568.35</b>

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit 8**

Case No: 08-11278 SPS Judge: SUSAN PIERSON SONDERBY  
Case Name: SANCHEZ, JOSE A.  
SANCHEZ, ERIKA E.  
For Period Ending: 10/08/09

Trustee Name: RONALD R. PETERSON  
Date Filed (f) or Converted (c): 05/04/08 (f)  
341(a) Meeting Date: 06/02/08  
Claims Bar Date: 10/14/08

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. CHECKING ACCOUNT # 8410586669 HARRIS NATIONAL BANK	10.00	Unknown		0.00	Unknown
2. COLLEGE SAVINGS ACCOUNT	3,000.00	Unknown		0.00	Unknown
3. MISCELLANEOUS HOUSEHOLD FURNISHINGS	500.00	Unknown		0.00	Unknown
4. WEARING APPAREL	400.00	Unknown		0.00	Unknown
5. SCHOOL DISTRICT U-46 PENSION PLAN (IMRF)	5,000.00	Unknown		0.00	Unknown
6. SCHOOL DISTRICT U-46 403(B) PLAN	1,100.00	Unknown		0.00	Unknown
7. 1998 NISSAN ALTIMA - 137,000 MILES	2,000.00	Unknown		0.00	Unknown
8. Avoidance Settlement (u)	0.00	30,413.86		30,413.86	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		23.58	Unknown

TOTALS (Excluding Unknown Values)	\$12,010.00	\$30,413.86		\$30,437.44	Gross Value of Remaining Assets
					\$0.00
					(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The avoidance has been recovered. The Trustee estimates that the case will close by 3/31/09.

Initial Projected Date of Final Report (TFR): 03/31/09 Current Projected Date of Final Report (TFR): 03/31/09

## FORM 2

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1  
Exhibit 9

Case No: 08-11278 -SPS  
Case Name: SANCHEZ, JOSE A.  
SANCHEZ, ERIKA E.  
Taxpayer ID No: \*\*\*\*\*0547  
For Period Ending: 10/08/09

Trustee Name: RONALD R. PETERSON  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6942 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Uniform Tran. Code	5 Deposits (\$)	6 Disbursements (\$)	7 Account / CD Balance (\$)
06/03/08	8	Jose & Erika Sanchez	BALANCE FORWARD	1241-000	30,413.86		0.00
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.73		30,413.86
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	3.86		30,416.59
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	3.86		30,420.45
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	3.86		30,424.31
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	3.75		30,428.06
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	2.95		30,431.01
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	2.49		30,433.50
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	1.54		30,435.04
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.25		30,435.29
03/31/09	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.23		30,435.52
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.27		30,435.79
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.67		30,436.46
06/09/09	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.78		30,437.24
06/09/09		Transfer to Acct #*****0228	Final Posting Transfer	9999-000	0.20	30,437.44	30,437.44
COLUMN TOTALS					30,437.44	30,437.44	0.00
Less: Bank Transfers/CD's					0.00	30,437.44	
Subtotal					30,437.44	0.00	
Less: Payments to Debtors						0.00	
Net					30,437.44	0.00	

COLUMN TOTALS  
Less: Bank Transfers/CD's  
Subtotal  
Less: Payments to Debtors  
Net

Page Subtotals

30,437.44



## FORM 2

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

## Exhibit 9

Case No: 08-11278 -SPS  
Case Name: SANCHEZ, JOSE A.  
SANCHEZ, ERIKA E.  
\*\*\*\*\*0547  
Taxpayer ID No:  
For Period Ending: 10/08/09

Trustee Name: RONALD R. PETERSON  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*0228 BofA - Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	Uniform Tran. Code	5 Deposits (\$)	6 Disbursements (\$)	7 Account / CD Balance (\$)
06/09/09			BALANCE FORWARD				0.00
06/19/09	003001	Transfer from Acct #*****6942 Ronald R. Peterson	Transfer In From MMA Account	9999-000	30,437.44		30,437.44
06/19/09	003002	RONALD R. PETERSON, TRUSTEE		2100-000		3,793.74	26,643.70
06/19/09	003003	PYOD LLC its successors and assigns as assignee of Washington Mutual		2200-000		75.35	26,568.35
		Resurgent Capital Services PO Box 10587		7100-000		4,541.42	22,026.93
06/19/09	003004	Greenville, SC 29603-0587 PYOD LLC its successors and assigns as assignee of Citibank		7100-000		2,238.07	19,788.86
		Resurgent Capital Services PO Box 10587					
06/19/09	003005	Greenville, SC 29603-0587 PYOD LLC its successors and assigns as assignee of Citibank		7100-000		2,845.95	16,942.91
		Resurgent Capital Services PO Box 10587					
06/19/09	003006	Greenville, SC 29603-0587 PYOD LLC its successors and assigns as assignee of Citibank		7100-000		17.66	16,925.25
		Resurgent Capital Services PO Box 10587					
06/19/09	003007	Greenville, SC 29603-0587 PYOD LLC its successors and assigns as assignee of Citibank		7100-000		205.34	16,719.91
		Resurgent Capital Services PO Box 10587					
06/19/09	003008	Greenville, SC 29603-0587 Discover Bank/DFS Services LLC		7100-000		947.55	15,772.36
Page Subtotals					30,437.44	14,665.08	

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FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3  
Exhibit 9

Case No: 08-11278 -SPS  
Case Name: SANCHEZ, JOSE A.  
SANCHEZ, ERIKA E.  
Taxpayer ID No: \*\*\*\*\*0547  
For Period Ending: 10/08/09

Trustee Name: RONALD R. PETERSON  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*0228 BofA - Checking Account  
Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Uniform Trans. Code	6 Deposits (\$)	7 Disbursements (\$)	8 Account / CD Balance (\$)
06/19/09	003009	PO Box 3025 New Albany, OH 43054-3025 CHASE BANK USA C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121		7100-000		3,716.20	12,056.16
06/19/09	003010	CHASE BANK USA C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121		7100-000		306.94	11,749.22
06/19/09	003011	CHASE BANK USA C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121		7100-000		1,300.76	10,448.46
06/19/09	003012	Chase Bank USA, N/A c/o Creditors Bankruptcy Service P O Box 740933 Dallas, Tx 75374		7100-000		100.36	10,348.10
* 06/19/09	003013	Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403		7100-003		6,133.38	4,214.72
* 06/19/09	003013	Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403	VOID Couldn't read distribution report	7100-003		-6,133.38	10,348.10
06/19/09	003014	Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403		7100-000		4,214.72	6,133.38
Page Subtotals					0.00	9,638.98	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Exhibit 9

Case No: 08-11278 -SPS  
Case Name: SANCHEZ, JOSE A.  
SANCHEZ, ERIKA E.  
Taxpayer ID No: \*\*\*\*\*0547  
For Period Ending: 10/08/09

Trustee Name: RONALD R. PETERSON  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*0228 BofA - Checking Account  
Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Uniform Tran. Code	6 Deposits (\$)	7 Disbursements (\$)	8 Account / CD Balance (\$)
06/19/09	003015	Capital Recovery II 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131		7100-000		23.28	6,110.10
06/19/09	003016	Capital Recovery II 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131		7100-000		37.24	6,072.86
06/19/09	003017	Pra Receivables Management, Llc As Agent Of Portfolio Recovery Assocs. c/o Capital One POB 41067 NORFOLK VA 23541		7100-000		4,688.25	1,384.61
06/19/09	003018	FIA CARD SERVICES, N.A./BANK OF AMERICA by American InfoSource L.P. as its agent 4515 N Santa Fe Ave Oklahoma City, OK 73118		7100-000		1,384.61	0.00

COLUMN TOTALS 30,437.44 30,437.44 0.00  
Less: Bank Transfers/CD's 30,437.44 0.00  
Subtotal 0.00 30,437.44  
Less: Payments to Debtors 0.00  
Net 0.00 30,437.44

TOTAL - ALL ACCOUNTS  
Money Market Account (Interest Earn - \*\*\*\*\*6942 30,437.44  
BofA - Checking Account - \*\*\*\*\*0228 0.00  
NET DISBURSEMENTS 30,437.44  
ACCOUNT BALANCE 0.00  
0.00

(Excludes Account Transfers) 30,437.44  
(Excludes Payments To Debtors) 30,437.44  
Total Funds On Hand 0.00

Page Subtotals

0.00

6,133.38

Ver: 15.01

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Exhibit 9

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Case Name: SANCHEZ, JOSE A.  
SANCHEZ, ERIKA E.  
Taxpayer ID No: \*\*\*\*\*0547  
For Period Ending: 10/08/09

Trustee Name: RONALD R. PETERSON  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*0228 BofA - Checking Account  
Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
			Money Market Account (Interest Earn - *****6942 BofA - Checking Account - *****0228			Account / CD Balance (\$)

Page Subtotals

0.00

0.00

Ver: 15.01